IN THE SPECIFICATION

Please replace the paragraph beginning at page 4 line 3 with the following rewritten paragraph:

-- Referring to the drawings, and initially to FIGS. 1-3, a sanitary undergarment in accordance with the present invention comprises a panty element 10 including a crotch 11 formed or provided between and formed integral with a front panel 12 and a rear panel 13, and a sanitary napkin 20 attached or disposed or secured in the crotch 11 of the panty element 10, for engaging onto the private parts or the pudenda of women (FIGS. 3-5).--;

Please replace the paragraph beginning at page 4 line 10 with the following rewritten paragraph:

--The front panel 12 and the rear panel 13 of the panty element
10 may be directly engaged onto the front and the rear abdominal
portions of the user, as shown in FIGS. 3-5. Each of the front panel
12 and the rear panel 13 of the panty element 10 includes an upper
or free portion or edge 14, 15 having one or more engaging
members 16, 17, such as hook-and-loop engaging members 16, 17
attached thereto.--;

Please replace the paragraph beginning at page 4 line 14 with

the following rewritten paragraph:

--For example, the engaging member 16 may be provided or extended along the length of the upper or free portion or edge 14 of the front panel 12 of the panty element 10, and one or more, such as two further engaging members 17 may be provided or disposed on the ends of the upper or free portion or edge 15 of the rear panel 13 of the panty element 10, to engage with the engaging member 16 of the front panel 12, and thus to attach the panty element 10 onto the abdominal portions of the users (FIGS. 3-5).--;

Please replace the paragraph beginning at page 4 line 27 with the following rewritten paragraph:

--In addition, the crotch 11 of the panty element 10 and the sanitary napkin 20 may be directly engaged onto the private parts or the pudenda of women, and the panty element 10 may then be attached or secured onto the abdominal portions of the users with the engaging members 16, 17, without engaging the users' legs through the panty element 10 of the sanitary undergarment, such that the sanitary napkin 20 will not be dirtied by the users. In addition, the sanitary napkin 20 will not be contacted and dirtied by the hands of the users.--.